

Wabash Plain Dealer

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TUESDAY,
APRIL 7, 2020

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Shining light on Wabash County since 1859.

Tomorrow's weather

66 | 41



Pulse
of Wabash

Notice to readers

To reduce risks to our employees and community, the Wabash Plain Dealer is closed to the public until further notice. Payments may be dropped in the mail slot or called in. For news, call 260-225-4662 or email news@wabashplaindealer.com. For advertising, call 260-225-4947 or email ahughes@wabashplaindealer.com. For circulation and customer support, call 260-563-2131. To bring you the most accurate information about the evolving COVID-19 pandemic, the Wabash Plain Dealer has decided to prioritize news content over sports stories since sporting events are canceled for the time being. The Wabash Plain Dealer is committed to providing the best product to its customers and appreciates the support during this time. Thank you.

Gov. Eric Holcomb extends stay-at-home order until April 21

The stay-at-home order originally extended to April 7. That date will be pushed back to April 21.

Wabash County under a code yellow travel advisory

The lowest level of local travel advisory, code yellow means that routine travel or activities may be restricted in areas because of a hazardous situation, and individuals should use caution or avoid those areas, according to the Indiana Department of Homeland Security.

Attention churches

If you are planning to hold virtual Good Friday and Easter services, please contact us by email at ahughes@wabashplaindealer.com to submit your listing.

Closings announced due to COVID-19 concerns

■ Access Youth Center: All scheduled after school and weekend programming is canceled until further notice.
■ BMV: Closed until at least April 21. The phone number is 888-692-6841 and the lines are open

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ISDH reports two additional Wabash County COVID-19 cases

Total of local positive results now at three

By **ROB BURGESS**
Wabash Plain Dealer Editor

On Monday morning, the Indiana State Department of Health (ISDH) reported two additional positive cases of COVID-19 in Wabash County.

That brings the local total of positive cases to three.

According to the data provided by the ISDH, there

have been 52 total tests in Wabash County and no deaths thus far.

“Remember private lab reporting may be delayed and will be reflected in the map and count when results are received at the ISDH,” stated Keith Walters, Wabash County Emergency Management and Homeland Security Agency director, in a statement to the Plain Dealer on Monday.

The first positive case in Wabash County was reported by the ISDH on Friday,

March 27.

“(There) will be no further details on patients or positive COVID-19 cases due to privacy concerns,” stated Walters.

State numbers also up

The recent local uptick in cases follows a steady increase across the state.

Also on Monday, the ISDH announced that 536 additional Hoosiers have been diagnosed with COVID-19 through testing at ISDH, the Centers for

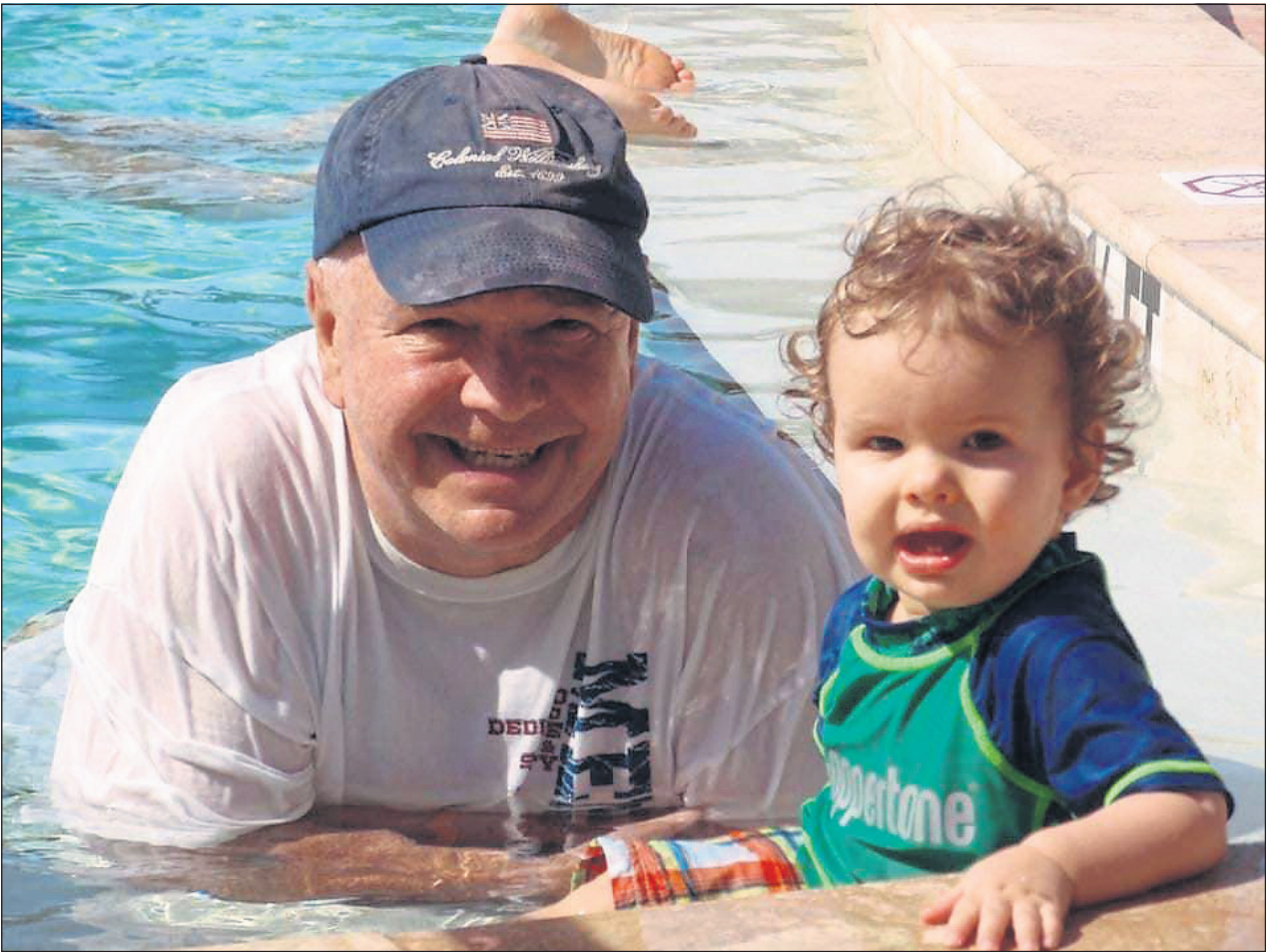
Disease Control and Prevention (CDC) and private laboratories.

That brings to 4,944 the total number of Indiana residents known to have the novel coronavirus following corrections to the previous day’s total.

A total of 139 Hoosiers have died to date. Deaths are reported based on when data are received by ISDH and occurred over multiple days.

See **CASES**, page A3

‘He died alone – he suffered alone’



Courtesy photo

Tom Sheehan, seen here with his grandson, Evan, died March 29 from COVID-19.

Grand Haven woman recounts father’s coronavirus death

By **MATT DEYOUNG**
Grand Haven Tribune

GRAND HAVEN, Mich. — Megan Sheehan and her siblings say they did their best to talk their father out of boarding a cruise ship in Florida earlier this month.

But Tom Sheehan — described as “stubborn as a goat” by his son, Kevin — wouldn’t listen.

Tom and his wife, Jill, boarded the Costa Lumiosa in Fort Lauderdale with another couple on March 5, joining about 1,400 others on board. Little did they know that at least one passenger on the ship was infected with COVID-19, and over the course of the next few weeks, many others

aboard would also become sick.

For Tom, the decision to board the cruise ultimately cost him his life.

An ill-fated journey

Megan Sheehan lives in Grand Haven, nearly 1,300 miles from her father, who was living in Bradenton Beach, Florida. Megan’s pleadings with her father to skip the cruise — with planned stops in Italy, Antigua, Puerto Rico, Spain, the Canary Islands and France — were shrugged off.

“Me and my brothers begged him not to go,” she said. “I’m not sure why he decided to go. That was his take — it’s still over there

and I’m going to be fine. Plus, the cruise line had taken Italy off its list of stops, so he figured they’re not going anywhere that it’s bad.”

To Tom’s defense, this was prior to the coronavirus putting the United States on lockdown. Major outbreaks were limited to China and Italy, with a few cases starting to pop up in the U.S.

The next day, March 6, Vice President Mike Pence announced that 21 people aboard the Grand Princess cruise ship, which was being held off the coast of California, had tested positive for the virus.

By that time, it was too late for Tom and Jill. They

were already aboard their cruise, which made its first stop two days later in Puerto Rico. An Italian woman was removed from the ship during the stop after exhibiting symptoms of the virus, according to a New York Times article. Tom said he wouldn’t have reboarded the ship had he known.

“They were never able to get off the boat after that first stop,” Megan said. “They gave everyone the full roam of the boat, but they couldn’t get off. When they got to Spain, they unloaded a sick passenger, but they wouldn’t let anybody off the boat.”

See **ALONE**, page A2

Holcomb announces Indiana receives federal disaster declaration

Funding can be used to cover the costs of emergency needs

STAFF REPORT

Gov. Eric J. Holcomb on Friday announced Indiana has been granted a federal Major Disaster Declaration, which provides funds to help communities recover from COVID-19, according to a press release.

The funding can be used to cover costs of emergency needs including crisis counseling, food programs, temporary shelters, protective equipment, safety resources and personnel.

The Governor also signed an executive order Friday

to extend the public health emergency by an additional 30 days — to May 5.

The first public health emergency was declared on March 6 and allows the state to increase coordination across all levels of government in the state’s response to coronavirus.

Holcomb also announced he will extend the Stay-at-Home Order and the restrictions on bars and restaurants an additional two weeks — 11:59 p.m. April 20. The executive order was signed Monday.

Additional steps taken include:

■ The Indiana Family and Social Services Administration (FSSA) has been working closely to provide

maximum flexibility, including using telehealth, to treatment providers to ensure that crucial services for people that suffer from Serious Mental Illness, and children who suffer from Severe Emotional Disturbances can continue.

■ Hoosiers can call 211, or contact your insurance company, to find access to teletherapy, and talk to your doctor about whether medication might be right for you during this time.

■ FSSA announced more than 152,000 Indiana households will receive additional Supplemental Nutrition Assistance Program (SNAP) benefits when April distributions begin this Sunday.

■ The additional funds are intended to help Hoosiers obtain food and support for their families while Indiana responds to the COVID-19 pandemic.

■ This weekend the Indiana National Guard, the U.S. Army Corps of Engineers and the Indiana State Department of Health scouted locations for potential alternative care sites. “Hoosiers may see the Indiana National Guard members traveling in communities and should not be alarmed,” stated the release.

■ Holcomb signed a joint letter from all three branches of government to local criminal justice leaders regarding the impact of COVID-19 on detention facilities.

ilities.

■ The governor, Senate President Pro Tem Rodric Bray, House Speaker Todd Huston and Chief Justice Loretta Rush signed the letter which asks local judges, sheriffs, and county leaders to properly identify which low-risk, non-violent juveniles and inmates, if any, may be re-evaluated and released safely into their communities under pretrial, probation, or community corrections supervision.

■ Six Bureau of Motor Vehicles branches will be open by appointment only beginning Monday, April 6 to process new Commercial Learner’s Permits (CLP),

See **DISASTER**, page A2

Mayor extends Wabash City Hall closure

Order complies with Gov. Eric Holcomb’s two-week stay-at-home extension

By **ROB BURGESS**
Wabash Plain Dealer Editor

On Friday, Gov. Eric Holcomb announced he would extend the previously announced stay-at-home order for another two weeks.

As a result, Mayor Scott Long has also extended the current closure of Wabash City Hall and work from home policy until 11:59 p.m. Monday, April 20.

“We will do our part to comply with the governor’s directives and align closely with the state of Indiana during this time,” stated Long in a Sunday statement to the Plain Dealer.

Long stated all city meetings would continue to be held by teleconference “and possibly

See **CITY HALL**, page A2

IDOE announces at-home learning initiative

Partnership with Indiana PBS stations aligned to curriculum standards

STAFF REPORT

The Indiana Department of Education (IDOE), in partnership with Indiana Public Broadcasting Stations (IPBS), announced Monday a partnership to offer at-home learning experiences for K-12 students, aligned to Indiana curriculum standards, according to a press release.

Developed with the input of educators, PBS Learning-Media offers free, Indiana standards-aligned resources contextualized for educational use. The resources include grab-and-go activities, lesson plans, interactive lessons and media that illustrate specific topics or themes, and support materials across multiple subjects.

“With offerings such as the ‘BS KIDS 24/7 channel,

See **IDOE**, page A3

CITY HALL

From page A1

video conference until the expiration of the stay-at-home order.”

Last week, the Wabash City

Council and Board of Public Works and Safety met separately and remotely. Both approved emergency ordinances related to the COVID-19 pandemic.

“This remains a fluid situation and things change rapidly

at a moment’s notice,” stated Long. “Thank you for your continued support and efforts to complete city business during the COVID-19 event.”

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

DISASTER

From page A1

new Commercial Driver’s Licenses (CDL), and upgrade/downgrade for the CDL to add the tank vehicle or hazardous materials

endorsement credential transactions.

■ These branches are opening for appointments to support the current critical need to increase the number of new licensed commercial truck drivers on the road delivering sup-

plies and to aid in the start of the agricultural season in our state.

More information may be found at the ISDH website at coronavirus.in.gov and the CDC website at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

ALONE

From page A1

Living a nightmare

What was supposed to be a 10-day cruise turned into an 14-day nightmare for those onboard. Passengers were quarantined to their rooms for the final five days. They took to social media to share their stories with loved ones.

“My dad was begging and pleading for help,” Megan said. “They had put posts on Facebook for help – ‘Help us get off this ship.’ He was sending messages to me and my brothers asking for help.”

Other passengers created a Facebook page, “Costa Luminosa Update for Passengers,” which has hundreds of posts from those aboard the ship, and their family members. The page continues to have active conversations today as some of the passengers still haven’t found their way home.

According to reports, the ship was eventually allowed to dock in Marseille, France, and passengers were allowed off the ship on March 19. Once they left the ship, the American passengers were packed into buses and spent much of the day confined to them before being driven to the airport and boarding a red-eye flight to Atlanta, Georgia, where they arrived the next morning.

There's no place like home

Sheehan said the passengers, many of whom were tested before leaving France but not given results, were not quarantined once they reached Atlanta.

“We were thinking, as soon as he got in, the CDC’s gonna quarantine them because so many people are sick, but that didn’t happen,” Kevin Sheehan said in an interview with the Tallahassee Democrat. “My wife and I were shocked.”

A day later, Tom – who suffered from asthma, COPD and diabetes – was stricken with the virus.

“On Saturday, my dad was rushed to the hospital because he could not breathe,” Meghan said.

He wasn’t alone. Nearly 80 of the 300 passengers who returned to the United States have tested positive for COVID-19, according to statistics Megan provided. Four of them, including Tom, have died.

Megan, fighting back tears, recounted the final days of her dad’s life.

“He never left the hospital,” she said. “They tried to get him stable, and on Sunday, March 22, they told us they had his COVID stable. Mind you, nobody can visit. The nurses have to completely suit up to go into the rooms, so their contact with the patients is limited, too.

“We got updates twice a day,” she continued. “My dad’s phone died that Sunday, and before we could have someone bring him up a charger, on Sunday, he went into a coma. He never recovered. ... The nurses, bless their souls, at Sarasota Memorial Hospital, brought in an iPad so that me, my brothers and my cousins could say goodbye this past Friday.”

Megan said her father loved life, loved his family and had a strong Irish pride. He was 68 when he died March 29.

“He died alone, 100 percent alone. He suffered alone,” Megan said. “It’s a very lonely virus. My stepmom sat at home, quarantined, very sick (she also contracted the virus), and had to make the call to take him off the ventilator.”

Sharing the story is heartbreaking for Megan, but she wants to make sure everyone realizes just how real the current situation is.

“Stay home,” she said. “This is so fast-acting and lonely. ... I’m a single mom. My biggest fear is if I were to get it, who would take care of my boys? Maybe I’m overthinking it, but I just had the unthinkable happen to me.”

Her final message is a chilling one.

“Thank God, the best part of my dad being in a coma is that he doesn’t know he died alone,” she said.

5-Day Weather Summary

Tuesday Showers Likely 73 / 54	Wednesday Few Showers 66 / 41	Thursday Partly Cloudy 46 / 34	Friday Partly Cloudy 45 / 37	Saturday Mostly Cloudy 50 / 42

Sun and Moon

Today's sunset 8:19 p.m.
Tomorrow's sunrise 7:19 a.m.

Full 4/7	Last 4/14	New 4/22	First 4/30

Detailed Local Outlook

Today we will see mostly cloudy skies with an 85% chance of showers, high temperature of 73°, humidity of 64%. Southwest wind 7 to 13 mph. Expect mostly cloudy skies tonight with a 55% chance of showers, overnight low of 54°. West southwest wind 8 to 11 mph.

What are viruses, and how do they work?

DEAR DOCTOR: Everybody is talking about the coronavirus right now, but I still don’t really know what a virus is. How do they work? Why don’t antibiotics kill them?

DEAR READER: You’re far from alone in your struggle to understand viruses. They are simultaneously simple and quite complex, and so small that it wasn’t until the invention of the electron microscope almost 90 years ago that we were even able to see them.

Elizabeth Ko & Eve Glazier
Ask the Doctors



A virus is neither plant nor animal; it isn’t a bacterium, fungus or one-celled organism; and it can’t live or reproduce outside of a living host cell. Considering all that, it’s not surprising that the scientific community continues to debate whether or not viruses are even alive. In fact, it’s almost easier to talk about what a virus isn’t than to explain what it is. But we’ll do our best.

A single virus particle is known as a virion. It’s a packet of genetic material – either DNA or RNA – wrapped in a layer of proteins, known as a capsid. In many kinds of viruses, the protein shell is topped by a layer of lipids, a type of organic compound that’s roughly comparable to fat and is not soluble in water. Taken together, the protein and lipid structure is known as an envelope.

Viruses are mind-bendingly small. They range from about 20 nanometers to upward of 300 nanometers in size, with many tending toward the lower end of the scale. As a point of reference, there are 25.4 million nanometers in one inch. Viruses come in a wide range of shapes, including circular, cylindrical and stringlike. Some, like the coronavirus, are studded with spikes. These act as docking devices to attach to host cells and then use their unique chemical composition to penetrate the cell membranes.

The sole purpose of a virus is to infect another organism – either an animal, plant or bacterium – make billions of copies of itself and then move on to infect a new host. Small wonder the name for these infectious agents derives from a Latin word that roughly translates to “poisonous slime.”

To achieve its aim, the viri-

on injects its genetic material into the host cell and hijacks that cell’s internal machinery. Instead of doing its designated job, the cell now goes to work replicating the virus. Each virion is so ruthlessly efficient, it can force a cell to make a million copies. The infected cells send out a chemical distress signal in the form of proteins known as cytokines. They set off the inflammatory reaction that causes our immune systems to attack, which results in the symptoms we feel when we’re sick, such as fever, congestion, coughing and sneezing, headache, body aches and gastric distress.

You are correct that antibiotics have no effect on viral illnesses. Antibiotics work by breaching a bacterium’s cell walls, which viruses

don’t have, or disrupting its reproduction, which viruses do differently. Due to antibiotic resistance, which is now a serious problem, it’s important not to use these drugs to fight a viral infection. Instead, for viruses such as the flu, your doctor will prescribe an antiviral, which works by interfering when the virus tries to force the cell to make copies of it.

Eve Glazier, M.D., MBA, is an internist and associate professor of medicine at UCLA Health. Elizabeth Ko, M.D., is an internist and assistant professor of medicine at UCLA Health. Send your questions to askthedoctors@mednet.ucla.edu, or write: Ask the Doctors, c/o UCLA Health Sciences Media Relations, 10880 Wilshire Blvd., Suite 1450, Los Angeles, CA, 90024. Owing to the volume of mail, personal replies cannot be provided.

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■ **Legals:** legals@wabashplaindealer.com

■ **Retail:** cbrown@wabashplaindealer.com

Newsroom

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■ **Call:** 260-563-2131

■ **Email:** news@wabashplaindealer.com

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READERS' CHOICE REPORTS

SUNDAY'S LOTTERIES

Cash 5
19-20-24-32-35
Estimated jackpot: \$130,000

Cash4Life
24-40-49-54-57, Cash Ball: 2
Daily Three-Midday
4-9-0, SB: 9

Daily Three-Evening
7-6-8, SB: 4

Daily Four-Midday
1-8-3-5, SB: 9

Daily Four-Evening
9-4-5-6, SB: 4

Mega Millions
Estimated jackpot: \$127 million

Powerball
Estimated jackpot: \$190 million

MONDAY'S METALS

Aluminum66
Copper2.21
Lead75
Zinc84
Gold1.659.20
Silver14.97
Platinum741.00

AREA GRAIN

Estimated grain prices Monday at Indianapolis-area elevators: Corn: \$3.18. Soybeans: \$8.53.

Obituaries

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GRANDSTAFF HENTGEN

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Bender Chapel, North Manchester • 260-982-4393
Roann Chapel • 765-833-5591
Memorial Lawns Cemetery, Wabash • 260-563-0421
www.grandstaff-hentgen.com

Harold D. Honeycutt

Feb. 15, 1969 – April 3, 2020

Harold D. Honeycutt, 51, of rural Rochester, Indiana passed at 6:59 a.m., April 3, 2020 at Lutheran Hospital of Ft. Wayne, Indiana as a result of a motorcycle accident in Fulton County.

Harold was born on Feb. 15, 1969 in Pikeville, Kentucky to the late Orville and Virginia P. (Reed) Honeycutt.

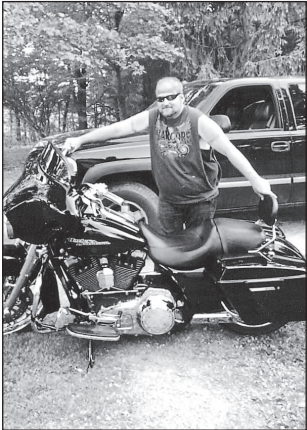
He married on Jan. 13, 1995 in Rochester, Indiana to Roxann Hurt, she survives.

Harold had been Shift Supervisor at Rochester Metal Products and had been with the company since 1986.

He had attended the House of Prayer of Akron. He loved to ride his Harley Davidson Street Glide and was the number one Dallas Cowboys fan. He enjoyed spending time with his grandchildren and his children.

Survivors and place of residence:

- Wife – Roxann Honeycutt – Rochester, Ind.
- Sons – Cody Honeycutt – Goshen, Ind.
- Brandon Honeycutt – Rochester, Ind.
- Daughter – Brittany Lasowski – Rochester, Ind.
- 8 Grandchildren
- Sister – Linda Sadler – Wabash, Ind.
- Brothers – Jerry Honeycutt – Akron, Ind.
- Jim Honeycutt – Wabash, Ind.
- Danny and wife Deb



Honeycutt – Akron, Ind.

Billy Honeycutt – Akron, Ind.

Darrell Honeycutt – Rochester, Ind.

Larry and wife Debbie Honeycutt – Wabash, Ind.

Bobby Gene Honeycutt – Wabash, Ind.

Preceded in Death By:

Parents – Orville and Virginia Honeycutt

Brothers – Denver and Orville Honeycutt

Sister-in-laws – Sheila Kay Honeycutt

Teresa L. Honeycutt

Brenda Honeycutt

Melinda Kay Honeycutt

Following county, state, federal, and CDC guidelines private family services will be held at Hartzler Funeral Home, Akron, Indiana.

Donations can be made to the donor's choice of charity in Harold's memory.

Share a Memory or send an Online Condolence at: www.hartzlerfuneral.com

Bonnie A. Lawson

Bonnie A. Lawson, 79, of LaFontaine, passed away at 4:05 p.m. on Friday, April 3, 2020 at Marion General Hospital.

Due to the COVID-19 restrictions, set by the state, a private graveside service for family will be held at Maple Grove Cemetery in Sweetser. A memorial service will be held at later date.

We encourage you to give the family your love and support by visiting our website at www.mcdonaldfunerals.com. The family would appreciate your kind words, memories of Bonnie and prayers for them.

Arrangements have been entrusted to McDonald Funeral Home, LaFontaine Chapel, 104 S. Main St., LaFontaine, Indiana.

Anna Parkkali

Feb. 16, 1924 – April 4, 2020

Anna Parkkali, 96, of Wabash, passed away at 5:30 a.m. on Saturday, April 4, 2020. She was born on Feb. 16, 1924, in Pashchkovo, Russia, to the late Mikail Orekhov and Feodosia Yakovlevna Grigorieva.

Due to the COVID-19 restrictions, a private graveside service for family will

be held at Friends Cemetery in Wabash.

Arrangements have been entrusted to McDonald Funeral Home, 231 Falls Ave., Wabash, Indiana 46992.

We encourage you to give the family your love and support by visiting our website at www.mcdonaldfunerals.com.

Mary Ann R. Trickle

Mary Ann R. Trickle, 78, Huntington, passed away April 3, 2020 at Parkview Huntington Hospital.

Mary Ann will be remembered her husband, Jesse "J.L." Trickle, Huntington, Indiana; son, Matthew (Jane) Trickle, Warren, Indiana; daughter Tamara (Bart) Berry, Huntington, Indiana;

sister, Betty Wilhoit; and three grandchildren, Leigh Ann Trickle, Lauren Trickle, and Lucas Trickle.

A graveside service for Mary Ann Trickle will be held Tuesday, April 7, 2020 at Pleasant Hill Cemetery, 1013 State Road 114 West, North Manchester with Pastor J.P. Freeman officiating.

PENDING SERVICES

Steven L. Cullers, 78, of Plymouth, Indiana formerly of Wabash, died Sunday, April 5, 2020 at Miller's

Merry Manor – Plymouth. Services are pending at Grandstaff-Hentgen Funeral Service, Wabash.

PULSE

From page A1

from 8 a.m. to 6 p.m. weekdays. For more information, visit <https://www.in.gov/bmv/4363.htm>.

■ Community Foundation of Wabash County: Individuals with questions may email patty@cfwabash.org or julie@cfwabash.org, or call 260-982-4824.

■ Division of Family Resources: Offices closed until further notice. Visit the FSSA benefits portal at www.fssabenefits.in.gov. DFR staff is available by phone at 800-403-0864 to provide customer service from 8 a.m. to 4:30 p.m. Monday through Friday. Clients may also continue to send documents to DFR via mail at P.O. Box 1810, Marion, IN 46952.

■ Farm Service Agency: County offices are open in Indiana by phone appointment only until further notice, and staff is available to continue helping agricultural producers with program signups, loan servicing and other important actions. Call 260-563-7486.

■ Honeywell Foundation: All events at foundation properties including the Honeywell Center, Honeywell House, Eagles Theatre, Dr. James Ford Historic Home and Charley Creek Gardens are suspended through at least Saturday, April 11.

■ Living Well in Wabash County: The Community Cupboard pantry will operate as a drive-through with regular pantry hours, which are from 3 to 5 p.m. Mondays and Tuesdays; closed Wednesdays; and open from 10 a.m. to 12:30 p.m. Thursdays and Fridays. Senior lunches at Winchester Senior Center will be operated as a drive-through at the front door of the senior center from 11 to 11:30 a.m. Monday through Friday. Lunch reservations continue to require 48 business hours of reservations. Seniors age 60 and older wanting a lunch must call Winchester Senior Center at 260-563-4475.

■ Manchester Community Schools: Closed through the rest of the school year.

■ Manchester University: Remote teaching for students will last through the end of the semester. Residence halls will close for the remainder of the semester. All campus activities for the remainder of the semester have been canceled or postponed. Spring Commencement ceremonies are canceled.

■ MSD: Closed through the rest of the school year. Spring Break is scheduled through April 10.

■ The North Manchester Center for History: Temporarily closed to the public. The Crossroads: Change in Rural America exhibit is available through video on the NHCH Facebook page at www.facebook.com/NorthManchesterHistory.

■ North Manchester Public Library: Closed until further notice. Except for hotspots, no materials will be due during the closure. All online events will stream on the NMPL Facebook at www.facebook.com/NorthManchesterPublicLibrary/ and will then be archived on the Online Programming Archive. For more information, email nmpl@nman.lib.in.us, call 260-982-4773 or visit www.nman.lib.in.us.

■ St. Bernard School: Closed through the rest of the school year.

■ Wabash Carnegie Public Library: Closed through at least April 13. Overdue fines for all times except Wi-Fi hotspots waived until further notice. For more information, email warew@wabash.lib.in.us or visit www.wabash.lib.in.us or www.facebook.com/WabashCarnegieLibrary.

■ Wabash City Hall: All public meetings postponed. Citizens should visit www.cityofwabash.com to pay bills for wastewater, ambulance billing and building department permits. City court offers pay by phone services. Phone calls to the main Wabash City Hall number at 260-563-4171 will be answered by voicemail. Questions regarding COVID-

19 can also be directed to the new email address at covid19info@cityofwabash.com. Anyone with questions should call 260-274-1485 or email mayor@cityofwabash.com.

■ Wabash City Schools: Closed through the rest of the school year. Current e-learning days include Mondays, Wednesdays and Fridays, except for the week of April 6, which is spring break.

■ Wabash Circuit and Superior Courts and Court Services (Probation and Community Corrections divisions): Closed to the public Wednesdays and Fridays through April 30.

■ Wabash County Courthouse and Wabash County Health Department: Closed to the public except by appointment. Payments and other documents for these offices may be placed in a large locked box located just inside the west basement door of the courthouse. For more information, visit www.wabashcounty.in.gov or call the Courthouse at 260-563-0661 ext. 1222.

■ Wabash County Judicial Center: Closed to the public through April 30. A drop box is located outside, near the top of the stairs, for depositing payments and documents. The Wabash County Elections office may be reached at 260-563-0661 ext. 1238, Wabash County Circuit Court at 260-563-0661 ext. 1241, Wabash County Superior Court at 260-563-0661 ext. 1254, Wabash County Court Services at 260-563-8466 ext. 1276, Judicial Annex Court Security: 260-563-0661 ext. 1261 and Wabash County Clerk of the Courts: 260-563-0661 ext. 1239.

■ Wabash County Museum: Temporarily closed until further notice.

■ Wabash County Solid Waste Management District: Offices and warehouse closed to the public until further notice. 24/7 drop sites at 1101 Manchester Ave. and at the Hardware in North Manchester will remain open for regular recycling. For

more information, call 260-563-7649.

■ Woman's Clubhouse: Closed through at least May 8.

■ WorkOne: Closed until further notice. Contact staff by phone at the Wabash location at 260-563-8421.

■ Winchester Senior Center: All daily activities suspended until at least April 13.

New dates, postponements, cancellations set for Honeywell Center, Eagles Theatre events

■ Honeywell Center: Hairball rescheduled for Friday, Sept. 18. Big Bad Voodoo Daddy will be rescheduled but does not yet have a set date. "Finding Neverland" has been canceled and ticket holders will receive an email with information regarding their refund.

■ Honeywell House: Cabaret!!!, Dinner Chamber Series "Opus Two," Conversations on Renovation and Eagles Theatre Ballroom Dances into the Future will be rescheduled, but does not yet have a set date.

■ Eagles Theatre: Top of the Charts rescheduled for Thursday, June 18. Tribute to John Denver rescheduled for Thursday, July 23. Buckets N Boards will be rescheduled but does not yet have a set date.

Educators creating face shields for medical staff

Administrators and instructors at the Heartland Career Center have been working to produce face shields for hospital and medical staff, a component of the personal protective equipment, or PPE. Anyone interested in the project may email mhobbs@hcc.k12.in.us.

Road closure scheduled for Indiana 114

Culvert replacements are

scheduled for Indiana 114 from County 1200 North to Indiana 15 in Wabash County. The road closure is scheduled to begin in mid-April but may begin at the end of April due to weather. The five-day closure will allow maintenance crews to complete the replacement of multiple culvert pipes. Access to homes and businesses will be maintained through the work. The official state detour for the closure will be Indiana 14 to Indiana 15. The work is scheduled to be complete by April 17, weather permitting. Motorists can expect to see signage up as early as the week of April 1.

Comedian Michael Palascak to perform at Lagro benefit event

"Dia de Lagro" will take place Tuesday, May 5 at the Eads Barn, 4725 E. 200 North, Urbana. Appetizers, cocktails, singer Kimberly Rutledge and Emcee Reed Christiansen are set to begin at 5:30 p.m. A Mexican-themed dinner, catered by Gallery 64, will begin at 6 p.m. with comedian Michael Palascak taking the stage at 7 p.m. Tickets for the event are \$75 each, \$125 per couple or \$500 for a table of eight. For more information, visit lagrocanalfoundation.com. Those interested in donating prizes for the silent auction or would like to become a main sponsor may email lagrocanalfoundation@gmail.com.

Farmers market season set to begin May 16

The Downtown Wabash Farmers Market opens from 8 a.m. to noon Saturday, May 16 in the Honeywell Center/Wabash Elk's Parking Lot. The market occurs every Saturday through Sept. 26. If you are interested in becoming a vendor or volunteering at the event, call 260-563-0975 or visit www.wabashmarketplace.org.

of residence.

Stay safe

Walters also offered the following tips to stay safe:

- Wash your hands regularly for 20 seconds with soap and water or alcohol-based hand-rub.
- Cover your nose and mouth with a disposable tissue or flexed elbow when you cough or sneeze.
- Avoid close contact with unwell people.
- Stay home and self-isolate from others in the household if you feel unwell.
- Don't touch your eyes, nose or mouth if your hands are not clean.

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

appropriateness, subject area focus, and learning objectives," stated the release.

For more information and access to PBS LearningMedia, visit www.pbselearningmedia.org.

To view current schedules for the grade level and subject programming, as well as correlating materials, please visit www.doe.in.gov/elearning/2020-covid-19-remote-learning.

In addition, you can visit the IPBS website of the TV station nearest you.

For a map of regional IPBS television stations, please visit www.doe.in.gov/sites/default/files/news/ipbs-tv-locator-map-040320.pdf.

Mural festival seeks local artists

Make It Your Own Mural Fest, organized by the Northeast Indiana Regional Partnership and Arts United of Greater Fort Wayne, is asking artists to apply for the Artist and Mentorship Programs as part of the 11-day mural festival scheduled for Sept. 8 to 18. Make It Your Own Mural Fest is also searching for volunteers for the Mentorship Program. Applications are available at www.NElmurfestival.com and are open through the end of May.

Wabash Kiwanis Club Pancake Day officially rescheduled

The Wabash Kiwanis Club's annual Pancake Day has been rescheduled from March 14 to Saturday, June 6 at the Bruce Ingraham building at the Wabash County Fairgrounds. The event's Pancake Eating Contest will take place at noon. Pancakes, with or without blueberries, will be available, along with sausages and refreshments. Tickets will be \$8 at the door and \$7 in advance for adults 13 and older and \$5 at the door and \$4 in advance for children ages 6 to 12. Admission for the event will be free for children 5 and younger. Sponsorship opportunities for businesses are available by emailing Kiwanian Donna Siders at donnasiders@hotmail.com or calling 260-571-1892. For more information, email keaffaberm@msdwc.k12.in.us.

Editor's note: If you have an upcoming event to submit, please send it by email to news@wabashplaindealer.com no later than five days before the event itself. Please use complete sentences, Associated Press style and Microsoft Word or PDF file formats.

Opinion

SPEAK UP

How to contact your legislators:

U.S. Sen. Todd Young, R-Ind.
B33 Russell Senate Office Building
Washington, D.C. 20510
1-202-224-5623
<http://young.senate.gov/contact>

U.S. Sen. Mike Braun, R-Ind.
B85 Russell Senate Office Building
Washington, D.C. 20510
202-224-4814
<http://braun.senate.gov/>

U.S. Rep. Jackie Walorski, R-District 2
419 Cannon House Office Building
Washington, D.C. 20515
202-225-3915

State Sen. Andy Zay, R-District 17
Indiana Senate
200 W. Washington St.
Indianapolis, IN 46204
1-800-382-9467
Senator.Zay@iga.in.gov

State Rep. David Wolkins, R-District 18
Indiana House
200 W. Washington St.
Indianapolis, IN 46204
1-800-382-9841
h18@in.gov

To email any Indiana lawmaker, go to this website: www.in.gov/cgi-bin/legislative/contact/contact.pl

LETTERS GUIDELINES

The Wabash Plain Dealer encourages your letters to the editor forum, which is designed to be a forum for exchange of ideas between readers about issues of community importance.

Please sign your letter. Your name will be used with the letter that is published in the Plain Dealer. Your letter will be returned if it is your desire to remain anonymous.

Since we may want to write or call you to verify the letter, we ask that you include your address and telephone number. All our letters to the editor are published in the interest of fair play, so we trust our letter writers will refrain from personal attacks on other persons or groups.

A letter should be less than two pages long, preferably of double-spaced typing.

In order to give everyone an opportunity to participate in this exchange of ideas, please try to limit your letters to one per month per household.

To submit a letter, please write the Wabash Plain Dealer at 99 W. Canal St., Wabash, IN 46992.

Letters also may be hand-delivered to the newspaper office, 99 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplainedeal.com with "Letters to the Editor" in the subject line.



DAILY SCRIPTURE

You will keep in perfect peace those whose minds are steadfast, because they trust in you.

Isaiah 26:3

Social distancing worked in 1918; it will work against the coronavirus

In the absence of a vaccine for this new viral killer, city and health officials correctly concluded that social distancing policies to limit crowds were the wisest course of action. They disinfected public places and debated whether to require people to wear face masks in public as well.

This account could easily be a summary of the steps Los Angeles Mayor Eric Garcetti and county officials took in March 2020 to stop the spread of COVID-19.

But in fact, it's from the fall of 1918, drawn from historical records and the Los Angeles Times archives. L.A.'s mayor was Frederick T. Woodman, California's governor was William D. Stephens and the world was in the grip of the devastating influenza pandemic that would ultimately kill some 675,000 Americans and 50 million to 100 million people worldwide.

In some respects, comparing the H1N1 virus from 1918 to the novel coronavirus causing the current pandemic isn't particularly useful. They are different viruses, and trying to apply lessons from one to protect against the other is risky. Scientists have had more than a century to unlock the mysteries of the so-called Spanish flu and other strains of influenza and to develop vaccines, while SARS-CoV-2 was first identified less than four months ago. Scientists are just beginning to

investigate how the coronavirus is transmitted and what effects COVID-19 has on the body.

However, looking through a cultural lens, the pandemic of 1918 offers illuminating context about the extreme stress of a city and nation under lockdown – as well as a good measure of hope. It might feel like we're in the grip of a never-before-seen plague, but we're not. Social distancing isn't some grand and economically risky experiment undertaken by overreacting public officials, but an old response to new contagions.

Of course, no one called it "social distancing" back in 1918. But the strategies that Los Angeles, Pasadena and other Southern California communities employed then to fight a virus for which there was no medication and little scientific understanding bear a great resemblance to those being tried now. Even the headlines seem familiar: "Governor urges all to combat epidemic" and "To mask or not to mask."

Another eerie echo from 1918: Some American cities were more cavalier about their pandemic response, and their residents paid dearly for it.

The University of Michigan's Center for the History of Medicine created a digital influenza encyclopedia that examined the non-pharmaceutical interventions taken by 50 American cities during the 1918 pandemic using official

records and contemporaneous newspaper reports. As well as offering a fascinating look into the civic response of cities such as Salt Lake City, Dallas and Boston, the encyclopedia offers some sobering lessons. In the course of the project, the researchers couldn't help but notice that cities that used social distancing measures, and adopted them early in the pandemic, experienced a lower mortality rate.

Fast-acting cities not only avoided deaths; they also protected their economies. In a new study titled "Pandemics depress the economy, public health interventions do not," researchers at the Federal Reserve and MIT concluded that local governments that suffered the greatest number of deaths from the flu also took a larger hit to their economies.

Another lesson from 1918 is to not ease social distancing measures too soon. After seeing their efforts pay off, American cities lifted restrictions on the public, only to see the flu come roaring back to life in another deadly wave.

Last week, President Trump said, "This is a pandemic the likes of which nobody has seen before."

Yes, we have. We got it through it then. And, with the help of time-tested social distancing measures, we will do so again.

A version of this editorial was first published in the Los Angeles Times.



On being our better selves

Sometimes it takes a virus to summon the better angels of our nature, to take liberal license with Abraham Lincoln's famous words.

In his first inaugural address, Lincoln said: "We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic chords of memory ... will yet swell ... when again touched, as surely they will be, by the better angels of our nature."

His words remind us that throughout our history, our leaders have often risen to outsize challenges with language that has inspired us. Other periods are notable for an absence of lyricism at the lectern – or before television cameras and microphones. As I researched Lincoln's words, it was jarring to hear Rep. Devin Nunes, R-Calif., criticizing California's school closings as "overkill" in response to COVID-19, and that "children could have went back to school in two weeks to four weeks."

In such moments, we find it necessary to inspire ourselves. And Americans, though rabidly divided, are doing just that. More than a few times, I've heard strangers say, in so many words, "We're supposed to learn something from this." Coastal residents, especially in the Bible Belt, tend to be, shall we say, spiritually alert, often to others' benefit. Frequently, this perspective coaxes out the question: What can I do to help?

This isn't to say we humans are reliably angelic, especially not when we're on the hunt for bathroom tissue. At the local Publix, which opens at 8 a.m., at least 100 people had gathered

in the parking lot Friday by 7:30 a.m. When the gates opened, caffeinated demons

Kathleen Parker



sprinted to the paper-products aisle.

Well, they did say we're at war, didn't they?

Cognitive dissonance surrounds us. Nature is grand-jete-ing through springtime, taunting us with azure skies and dazzling us with color, while we ponder darkly the unseen microscopic world of bat viruses that seem bent on wiping out the human race. There's an ambient, almost universal, sense that any minute it may be our turn.

One escape, people have found, is by turning outward to help others, starting in your own backyard. This may mean standing on the balcony and singing arias for neighbors. Or, say, running a marathon in your small garden, as one British man did, raising \$22,000 for COVID-19 relief. Church of Christ parishioners in nearby Georgetown, South Carolina, gathered at the local hospital parking lot to pray and sing their appreciation to employees leaving during a shift change.

Here in Pawleys Island, the loaves-and-fishes parable is becoming a reality. Restaurateur Josh Quigley, who co-owns three restaurants along The Grand Strand coastal highway,

decided to feed people – at no cost. After having to furlough 300 employees, keeping only managers employed at reduced salaries, Quigley wanted to do something to help.

He first consulted with local Episcopal rector William Keith, to figure out how to feed first responders. (Father Wil is also chaplain for the local fire department.) But before their brainstorming session was over on the eve of their experiment, which launched Thursday, they decided to make the food available to anyone who showed up. Copying the model created by One World Everybody Eats, a network of about 50 pay-as-you-can cafes around the country, Quigley created baked-pasta take-out meals to feed families of four to eight.

If you could pay the \$5 cost of the meal, fine. If not, Quigley said the restaurant was earning enough from its other take-out customers to cover the cost of feeding those in need. Father Wil hopes to press other restaurants into service, taking turns one night a week so that locals can feed their families every night.

These unheralded efforts, small perhaps in their scope but vast in their impact, are a useful reminder that we are learning something, as we try to build a better foxhole. Or, perhaps, those better angels of our nature are touching the mystic chords of memory, just like the man said.

When we get to the other side of this pandemic, the challenge will be to keep these bonds of affection – and to remember that we are not enemies, but, indeed, friends.

Kathleen Parker's email address is kathleenparker@washpost.com.

Long-term changes from COVID-19

The nation's monthly jobs report published earlier this week was jarring. I write before its publication, but expect the unemployment rate to more than double. Monthly job losses are sure to crush the previous record of September 1945. Despite this, it is worth noting that September 1945 was surely the most welcomed month in all of human history, marking the end of World War II. We would be wise to view the unemployment rate and other short-term economic data as imperfect measures of human flourishing.

Michael Hicks



Last week, Dr. Fauci, a man who no longer requires introduction, predicted 100,000 to 200,000 deaths from COVID-19. This eye-popping figure accounts for the extreme measures now being taken in many parts of the nation. Business as usual would've likely resulted in a tenfold loss of life. Faced with these large numbers, we need to place a more personal context on this tragedy, and muse upon the potential change this will lead to in our economic lives.

At the top range, Dr. Fauci's estimates are more than five times the annual American deaths from automobile accidents. This means that by late April, nearly every adult will know someone who has died of COVID-19, and someone in every neighborhood, school and place of work will have been sick with it. Such suffering cannot fail to have broad effect on the structure of our economy.

Like Americans in the Civil War and World Wars, the COVID-19 imposes sacrifice upon nearly everyone. This is far different from 9/11, or other recent shocks. Today, we face weeks, if not months, of home isolation. The risk of spreading the disease will influence matters great and small in all our lives. As economist, I see several things open to meaningful change.

Federalism has been too ignored in American politics and budgeting. I've long argued that state and local governments are more critical to securing the general welfare than is the federal government. This crisis makes that clear. Likewise, the role of the presidency has grown too strong, and must be limited by Congress. Whatever else his flaws, Mr. Trump provides a singularly exquisite example why we need to devolve power away from the federal government and place more limits on the presidency. Our wisdom on state and local budgets will also evolve. Many state and municipal governments pursued low tax rates as a source of enduring prosperity. Places with large, unfunded pension debts, like Illinois and specifically Chicago, are viewed as especially imprudent. COVID-19 reveals new unfunded liabilities in state and local governments who believed in error that their low tax rates marked them as fiscally responsible. Today, millions of students nationwide are out of school with no meaningful instructional alternative. Their schools don't own sufficient computers for use at home and faculty don't have the software for instruction.

The inability to meet Constitutional requirements of public education is a more damaging unfunded liability than a grossly underfunded government pension system. Moreover, the students least likely to have instructional material are more likely to face other economic and educational challenges. The aftermath of this disease will necessitate tough choices on both higher taxes and unpopular cost-cutting in education.

COVID-19 will influence how we perceive the rural and urban divides. Rural places will be short on key infrastructure, like broadband internet, but urban places are likely to bear the brunt of economic dislocation. The most 'at risk' sectors are clustered in cities. This is a very different turn of events from the Great Recession and will alter the political economy of government interventions.

Much of this seems like 'bigger government,' but I suspect the reaction will be more nuanced. The CARES Act has many deep flaws that will unroll over the coming weeks. The bill does far too little for the most disrupted workers, small to medium-sized companies and state budgets. It is bad enough that this might be the relief bill that influences all future relief bills. I predict Americans are about to be incensed over bail-outs to highly profitable not-for-profit hospitals and tourism industries, while Main Street business disappear in droves.

COVID-19 also uncovered more than usual bureaucratic problems. The Food and Drug Administration is an agency begging to be entirely reworked, preferably into a not-for-profit like Underwriters Laboratories. Likewise, states now scramble to undue licensing restrictions on healthcare workers and foreign physicians. These should be permanently undone. We can find other ways to ensure provider quality without building tools for anti-competitive labor markets.

We will also find that many neglected social institutions matter more deeply to our lives than most of us expected. The disoriented feeling that grips so many of us today is nearly identical to what I felt as a young soldier heading to war. My comrades and I had only days to prepare, possessed little idea of what to expect and had no idea when it would end. We depended on one another, more than at any time in our lives. Strong social institutions haven't been this important to the well-being of Americans in almost 80 years.

I have been watching COVID-19 since early January as it threatened domestic manufacturing production. The only enduring feature of the past three months is that the outlook worsens every day. As that continues, nearly every institution, every government, every business and every family will be affected. One day the outlook will be better, and we can look forward past these tough days. Then, we must be introspective. The changes this disease brings will be crafted by us, for good or ill.

Michael J. Hicks, PhD, is the director of the Center for Business and Economic Research and the George and Frances Ball distinguished professor of economics in the Miller College of Business at Ball State University. Hicks earned doctoral and master's degrees in economics from the University of Tennessee and a bachelor's degree in economics from Virginia Military Institute. He has authored two books and more than 60 scholarly works focusing on state and local public policy, including tax and expenditure policy and the impact of Wal-Mart on local economies.

Business

COVID-19-related business resources available

Staff REPORT

Grow Wabash County accepting applications for Revolving Loan Fund program

The deadline for initial applications is Wednesday, April 15. More information regarding the terms and requirements for these loans as well as the necessary application and documents may be found here: <https://www.growwabashcounty.com/entrepreneurship/revolving-loanfund/>. Questions regarding Grow Wabash County’s RLF program or the application process may be directed by email to info@growwabashcounty.com or by calling 260-563-5258.

T-shirts to benefit small businesses, individuals

Individuals will have the opportunity to purchase an exclusive T-shirt online and 100 percent of the proceeds will be used to help struggling small businesses and individuals in Wabash County. Visit Wabash County has partnered with a local com-

pany, Spirit Wear, to offer a unisex T-shirt in sizes Small to 4XL to promote the slogan “Better Together.” Four colors will be offered: vintage black, rust, deep teal and fuchsia. The tees are just \$20 each, including tax and shipping. To purchase a “Better Together” Wabash County T-shirt, please visit www.visitwabashcounty.com or visit the Visit Wabash County Facebook page. The T-shirts will be shipped directly to the provided address.

Hotline open for businesses, industries with COVID-19 questions

The Critical Industries Hotline will be reachable by calling 877-820-0890 or by emailing covidresponse@iedc.in.gov.

Grow Wabash County launches COVID-19 business impact survey

Grow Wabash County created a survey in partnership with several local organizations to collect information to gauge the local impact to all of our business communi-

ty. The survey may be found by visiting <https://tinyurl.com/vsvmv4b>.

Wabash Marketplace announces Business Interruption Loan

Members of Wabash Marketplace are able to apply for the Business Interruption Loan. There are no application fees and the loan offers up to \$5,000 for a maximum term of 24 months. Those interested in the loan program are encouraged to review the loan details on the homepage of www.wabashmarketplace.org. The next step is to email info@WabashMarketplace.org or leave a message at 260-563-0975.

SBA offers small businesses financial assistance

Small businesses are eligible for financial assistance under the U.S. Small Business Administration (SBA)’s Economic Injury Disaster Loan program for small businesses impacted by the COVID-19 outbreak in Indiana. To apply for loans, visit SBA.gov/Disaster Contact 800-659-2955 or disastercustomerservice@sba.gov with questions. The deadline to apply is Dec. 18.

Grow Wabash County ready to help businesses, nonprofits

Businesses and nonprofits with questions may email info@growwabashcounty.com or call 260-563-5258. For more information, visit www.growwabashcounty.com/contact-us/covid-19-resources/.

Businesses may register for ‘Curb-Side Pick Up’ for free

Businesses may register for “Curb-Side Pick Up” for free. For more information, visit www.wabashmarketplace.org. For more information, email andrea@wabashmarketplace.org or call 260-563-0975.

Wabash Marketplace donations of \$250-plus to be applied to others in need

Any donations of \$250 or more will be applied towards 2020 membership dues for nonprofits and small businesses in need. For more information, visit <https://www.wabashmarketplace.org/online-payments.html>.

Can’t pay your rent and make your credit card payment? Here’s a guide to help prioritize what bills can wait

More than 6.6 million people. That’s how many Americans applied for unemployment in the week ending March 28 – an all-time high. This is the latest after-

Michelle Singletary



shock of the coronavirus pandemic. The Coronavirus Aid, Relief, and Economic Security Act (CARES) provided super-sized unemployment

benefits – even for workers not traditionally covered by unemployment insurance. But some states are reporting it’s going to take time to process their claims. Even before the outbreak, 59 percent of credit card holders were carrying a balance, according to a recent survey by CreditCards.com. Of those who didn’t pay off their credit card debt every month, 25 percent had been falling behind for at least three years. Another 15 percent had carried debt for more than five years.

Card holders most often used plastic to pay for medical expenses or car repairs, the CreditCards.com survey found.

People on the brink have been shoved over the edge of financial stability by COVID-19. Tough decisions on what gets paid when have become even more critical.

If there’s not enough money coming in, you have to start taking care of your bills the same way medical staff handle an emergency room slammed with patients. A standard practice is to determine who needs to be seen first, a method called triage. This system is used when the demand for treatment is greater than the staff can handle.

“Before the coronavirus impact, I worked in a nail salon,” said Jennifer from Troy, Alabama, in an email. “My work closed. I don’t have enough money to pay my car loan and phone bill. I’m too stressed.”

If you’ve lost your job or you’re facing a long furlough, triage your payments. Some creditors are just going to have to wait.

In “Surviving Debt: Expert Advice for Getting Out of Financial Trouble,” a team of 20 experts from the National Consumer Law Center (NCLC) walk the reader through how to rank debts and expenses. The 2020-updated edition is the Color of Money Book Club pick for this month.

During the pandemic crisis, NCLC is offering free digital access to the book, which retails for \$20. You can download, print or email it at nclc.org/read/survivingdebt. If you want a hard copy, you’ll have to pay the retail price, but shipping is free.

The book starts with six steps to surviving debt. The first step is prioritizing debts whose non-payment will immediately harm your family.

High priority: Rent, mortgage, auto loan, utilities and child support.

Low priority: Credit card and medical debt, student loans and debt owed to

friends and family. People often rationalize that if they can’t pay their landlord in full, at least they should keep up with the minimum payment on a credit card.

“This is a bad idea,” according to NCLC. “If you don’t have enough money to make full payments on high-priority debts, try to negotiate with the creditor to accept lower payments or save the money to be used later to get caught up, to cover the initial costs of moving to a new residence, or to pay for another car if your car is repossessed.”

And don’t let lower-priority creditors push you to pay what you can’t afford, the legal experts note. “A debt collector’s job is to convince you to pay its debts first,” they write. “Instead, make your own decision as to which debt has the highest priority. The collector contacting you most aggressively is often collecting on a low-priority debt. Do not be persuaded just to get the debt collector off your back.”

Concern about your credit rating should not move up a debt’s priority. You can fix that damage later. Threats to sue shouldn’t elevate a debt to the top of the list until you’re actually sued, the experts say.

“Surviving Debt” provides guidance on the most pressing financial concerns, including dealing with a possible eviction.

Although many jurisdictions have placed a moratorium on evictions, some landlords are still pressuring and threatening tenants to pay up or risk immediately being kicked out.

“My rental company told me they would and could lock my door and remove all of my possessions if I cannot pay the rent,” Angela from New York wrote.

The legal steps to an eviction vary from state to state. But even if the action can be taken quickly, you always have the right to a court hearing before you’re evicted. “Lockouts, utility shut-offs, dumping your possessions on the street, and other eviction-related harassment are illegal in all states, even when you are behind on your rent,” the authors point out.

“Surviving Debt” is a guide you’re going to want to read as you try to make ends meet during this epic financial storm.

I am hosting an online discussion about “Surviving Debt” at noon Eastern time on April 23 at washingtonpost.com/discussions. Two legal experts from NCLC with expertise in debt collection and student loans will join me to take your questions on navigating tough financial situations.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/MichelleSingletary). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer’s name, unless a specific request to do otherwise is indicated.

Need cash now? Some funding sources are better than others

By MICHELLE SINGLETARY

When you’re in a financial crisis, it’s hard to think clearly. You need cash fast, and this pressure to find money gets in the way of considering the long-term consequences of your decisions.

But if you tap the wrong pot – a payday loan or credit card cash advance – you could make things worse.

Whether you’ve been laid off permanently or furloughed, here are the pros and cons of various sources of cash as outlined by Kelley Long, a certified public accountant and consumer financial education advocate for the American Institute of CPAs.

■ Apply for any kind of work. “There are good companies that are desperate for workers right now,” Long notes. Grocery stores, delivery companies and distribution warehouses are adding positions due to increased demand. Financial institutions need more people for their call centers.

Pro: It’s work that pays. Con: Some of the jobs may put you at risk of contracting the coronavirus, so be sure to protect yourself.

■ Unemployment insurance. Apply right now.

Pro: The \$2 trillion stimulus package includes beefed-up benefits for laid off employees, the self-employed, independent contractors, freelancers and gig

workers. You may be eligible for an extra \$600 per week as well as an additional 13 weeks of benefits. Additionally, if you had to quit your job for a coronavirus-related reason, you can still qualify for unemployment insurance. At CareerOneStop.org, a site sponsored by the Department of Labor, you’ll find information on how to file a claim and details about the newly added benefits as a result of the coronavirus pandemic. Click the link for “COVID-19 Unemployment Information.”

Con: You may feel embarrassed. Don’t let your pride get in the way of tapping this income source.

■ Put long-term savings on pause. Dire times require extreme measures. If you’re still working but your hours have been reduced or you fear you’ll be laid off, stop making retirement contributions, even if you’ll miss out on a company match. Suspend contributions to 529 college-savings plan.

Pro: You’ll have an immediate inflow of cash.

Con: You’ll fall behind in saving for retirement or funding your child’s college expenses. But your short-term needs trump long-term goals right now.

■ Ask for help from family and/or friends. There’s no shame in asking for assistance for circumstances beyond your control. You may want to ask for a loan, but first request the aid be a

gift. There’s no telling how long you’ll be in a financial pinch. Don’t make a promise you may not be able to keep by insisting on a loan. However, if the person wants it to be a loan, put the terms in writing.

Pro: If it’s a gift, you don’t have to pay the money back.

Con: If you accept the money as a loan and you can’t pay it back, you could jeopardize your relationship.

■ Retirement loan or withdrawal. If the only pot of money is your retirement account and you’re desperate, do what you have to do. Often employers will require you take a loan before making a hardship withdrawal, Long said. A loan is better because you won’t owe taxes on the withdrawal. But if you have to take a distribution, at least the new stimulus package waives the 10 percent penalty up to \$100,000 for earlier withdrawals if you’re younger than 59 ½.

Pro: New and existing loan payments can be deferred for a year. If you pull money from your retirement account, the income tax due on the distributions may be spread evenly over three years, according to Fidelity Investments. Or the money can be repaid within a three-year period.

Con: You’ll be taking money out while the market is now down sharply for the year.

Here are the last two places

to tap and should be reserved for the direst situations.

■ Credit card cash advance and payday loan. This is costly cash. If you have no other choice, borrow as little as possible.

Pro: These are fairly easy to access.

Con: The typical cash advance rate is around 25 percent, plus there’s a 3 percent to 5 percent upfront fee, according to Ted Rossman, industry analyst for CreditCards.com. When the fees for a payday loan are annualized, they often amount to triple-digit interest rates – more than 1,000 percent in some cases. If you can’t pay the loan back by your next payday, things can quickly snowball out of control, Long points out.

These are extraordinary times, and you may have to go against all the conventional advice to find the money you need. But choose wisely to minimize long-term damage to your finances.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/MichelleSingletary). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer’s name, unless a specific request to do otherwise is indicated.

Trump, 3M clash over order to produce more face masks

By DAVID KOENIG and ZEKE MILLER
Associated Press

President Donald Trump said Friday his administration will try to stop “profiteers” from exporting medical protective gear, shortly after picking a fight with manufacturing giant 3M, a major producer and exporter of face masks used to protect health care workers from the coronavirus.

3M argued that blocking exports will raise “significant humanitarian implications” abroad and lead other countries to retaliate by withholding much-needed medical supplies from the U.S.

Nearly all of 3M’s exports of high-grade N95 masks go to Canada and Latin America, and Canadian officials led by Prime Minister Justin Trudeau took the company’s side. They lobbied Trump administration officials not to cut off part of their supply.

That was not enough to persuade Trump.

Late Friday, the president announced that he will direct the Federal Emergency Management Agency to prevent the export of N95 masks, surgical gloves and other medical protective gear. He said exceptions might be made to help Italy and Spain, which have been hit hard by the coronavirus outbreak.

“We are not happy with 3M,” Trump added during a White House briefing.

The spat between the president and a leading American manufacturer started Thursday, after Trump used his authority under the 1950 Defense Production Act to direct the government to acquire the “appropriate” number of N95 respirators from Minnesota-based 3M and its subsidiaries.

The N95 masks, also called respirators, provide more protection against the virus that causes COVID-19 than do ordinary surgical masks. Governors and hospital officials around the country have warned of a dire shortage of masks and other protective

gear for health care workers treating infected patients.

The president followed up his order with a barbed tweet Thursday night.

“We hit 3M hard today after seeing what they were doing with their Masks. ‘P Act’ all the way. Big surprise to many in government as to what they were doing – will have a big price to pay!” Trump tweeted.

The company said it has raised U.S. production of N95 masks from 22 million in January to 35 million in March, with the entire increase being distributed in the United States. 3M said 10 million N95 masks that it produced in China will be shipped to the U.S.

Do Just One Thing

By DANNY SEO

Did you know you can keep a bunch of celery fresh and crisp for up to four weeks in your refrigerator? The secret is to find the right balance of moisture to keep it fresh and to block the ripening gas that deteriorates

the celery. Cover the celery in a sheet of aluminum foil to create the ideal environment; it locks in just the right amount of moisture and keeps out the ripening ethylene gas. Wrap and store your celery in the crisper drawer to make your large bunch last longer.

Spoiled niece has history of misbehaving at parties

DEAR ABBY: My husband and I want to host a college graduation party for our son. The problem is, one of my sisters has four children – three teenagers and an 11-year-old who doesn't behave at parties. My sister calls her "Our Little Precious."

Dear Abby



She and her husband come to events, ignore the kids and want this to be their time to "relax." Another sister has two teenagers who are very well behaved. My husband wants to ban Little Precious from the graduation party and invite the well-behaved teenagers. I agree with my husband that I do not want another party ruined, especially since my son worked so hard to graduate. But I don't want to cause a permanent rift in the family either. My sister is very stubborn, hot-tempered and clueless. Advice? – Sister In The Middle

DEAR SISTER: Your son deserves to celebrate the milestone he has earned without the distraction of an unruly child casting a shadow over the event. Consider having a small gathering for immediate family only, and something larger at another time that includes your son's friends as well as your own. Or invite your sister and her family with the proviso that if Little Precious acts up, they will leave and take her home. Precious, my foot!

DEAR ABBY: At 73, I am blessed with excellent health and stamina. The only nod to my age is that I like to have a 20-minute nap after lunch. However, my kids and others treat me like I'm 90. They keep asking how I feel and if I'm tired. My son-in-law "Dave" is anxious when I babysit my 4-year-old granddaughter unless it's at their home. How can I make clear to them that I'm as capable as I was 25 years ago without either insulting or angering them? – Napping Grandma In L.a.

DEAR NAPPING: Your daughter and son-in-law are lucky. Their daughter has a healthy, caring grandma who is WILLING to look after her grandchild while Mom and Dad do ... whatever. Not all parents are so fortunate.

These days, 73 is not over the hill. Could Dave's concerns about your health be caused by ageism? Or does he prefer you do your babysitting at their house because he thinks yours isn't sufficiently child-proof?

As to offending your daughter and her husband, if you prefer to babysit at your house, that should be your choice. But if they don't agree with that, suggest they hire someone because you will be playing tennis, a round of golf or training for a marathon.

DEAR ABBY: An acquaintance I see occasionally has a grooming problem I'm reluctant to tell him about because I don't know him well: He has hairs growing out of his nose, and they are not only noticeable but distracting. How can I apprise him of this without embarrassing him and myself? – Diplomat In San Francisco

DEAR DIPLOMAT: Allow me to answer that question by quoting an ancient Chinese proverb: "When in doubt, do nothing." While your intent is to be helpful, it would cause embarrassment, and I don't recommend it.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

CROSSWORD

ACROSS

- 1 Off-roader, for short
- 4 Nile wader
- 8 Sine — non
- 11 Prefix meaning "recent"
- 12 Town meetings
- 13 Cash-givers, for short
- 14 Asian language
- 15 Baby horse
- 16 Baroness Karen
- 17 Rich pastry
- 19 Young goat
- 21 Vigorous
- 22 Without ice
- 25 Adorned
- 29 — Moines
- 31 Early Peruvian
- 34 — Kippur
- 35 Stoic philosopher
- 36 Meadow rodent
- 37 Gehrig or Rawls
- 38 Handwriting on the wall

39 Formal vote

- 40 Bahamas resort
- 42 Early harp
- 44 Bland
- 47 Had fries
- 49 Elixir
- 51 Feudal estate
- 54 Almost-shut
- 56 CT kin
- 57 Blockhead
- 58 Exclusive
- 59 Time period
- 60 — Wiedersehen
- 61 Wife of Geraint
- 62 Double helix

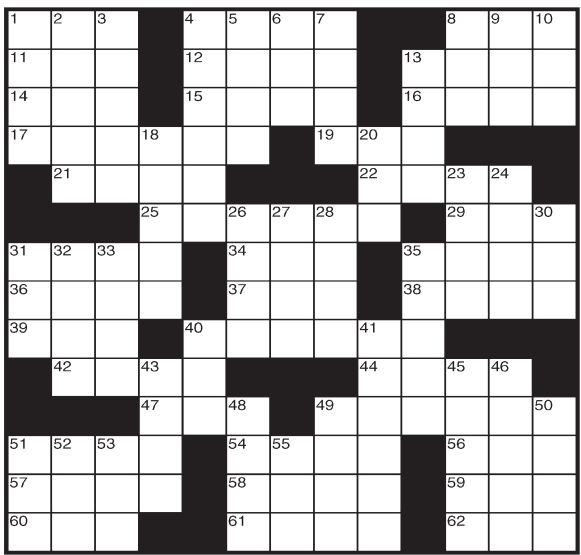
DOWN

- 1 Chip in
- 2 Coach
- 3 Monsieus shout
- 4 Riskier
- 5 Obnoxious one
- 6 Mr. Levin
- 7 Polio
- 8 OJ buys
- 9 Emma in "The Avengers"

Answer to Previous Puzzle



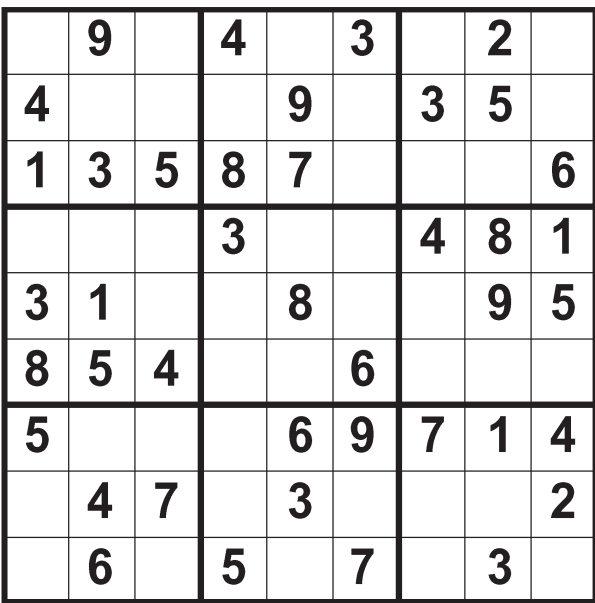
- 10 Set a price
- 13 Staffer
- 18 Kelp
- 20 Gary's st.
- 23 Economist — Smith
- 24 Pierre's noggin
- 26 Jean Auel heroine
- 27 Dove sounds
- 28 Down Under birds
- 30 Mama's boy
- 31 Kind of league
- 32 Christmas song
- 33 Soil component
- 35 Hoopsters' venue
- 40 After deductions
- 41 Doted on
- 43 White-water transport
- 45 Faced the target
- 46 Steel additive
- 48 Alleviate
- 49 Sanskrit dialect
- 50 Tijuana tot
- 51 Rx monitor
- 52 Promissory note
- 53 Leprechaun kin
- 55 Bon Jovi of rock



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SUDOKU

DIFFICULTY RATING: ★★★★★



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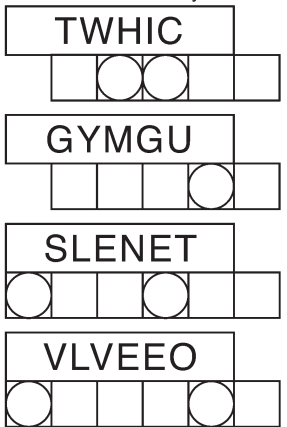
How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

6	8	2	1	9	4	7	3	5
9	3	5	8	7	6	4	2	1
4	1	7	2	5	3	8	6	9
5	7	4	9	3	2	6	1	8
3	2	1	4	6	8	5	9	7
8	9	6	7	1	5	2	4	3
7	5	9	6	4	1	3	8	2
2	6	3	5	8	9	1	7	4
1	4	8	3	2	7	9	5	6

JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.



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Print the answer here:

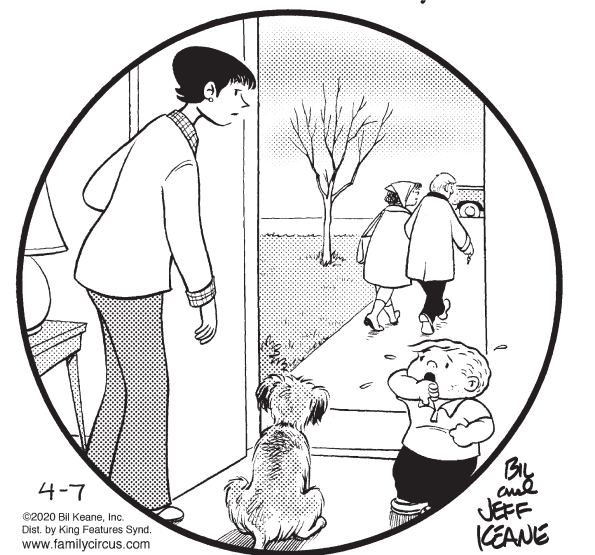


(Answers tomorrow)

Yesterday's Jumbles: FORTY TOOTH MENACE SCURRY
Answer: The cat was taking a nap and so were the — REST OF THEM

THE FAMILY CIRCUS

By Bil Keane



"When I grow up I'm gonna have a beard and a mustache so NOBODY will kiss me."

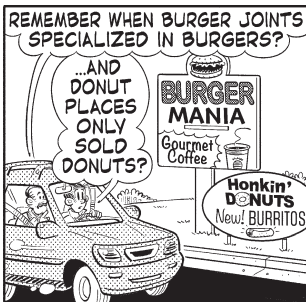
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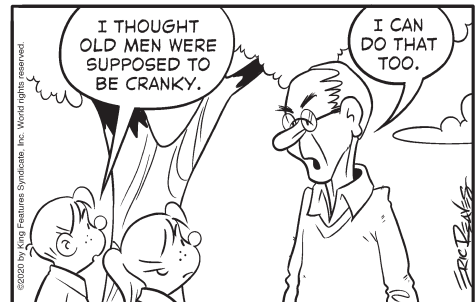
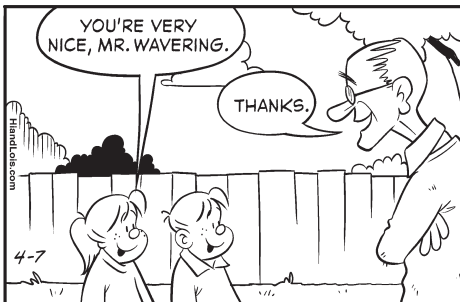
BEETLE BAILEY



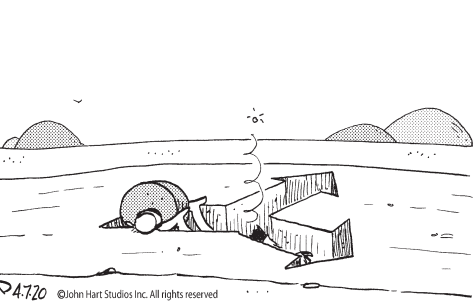
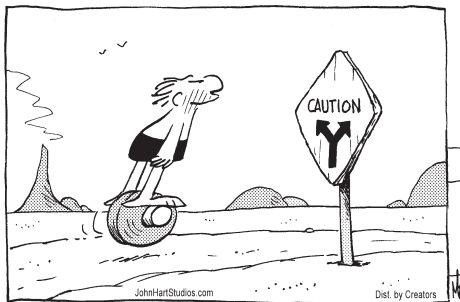
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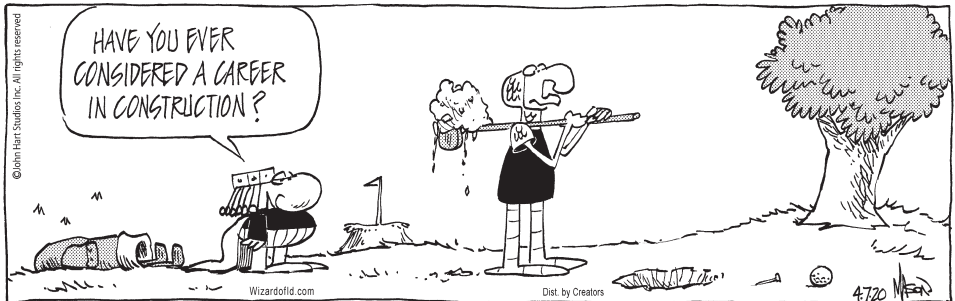
HI & LOIS



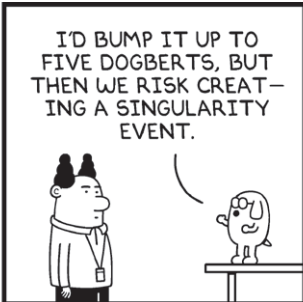
BC



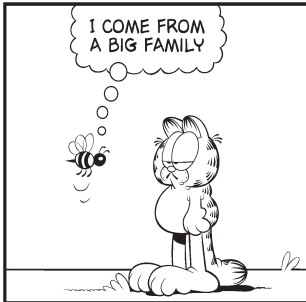
WIZARD OF ID



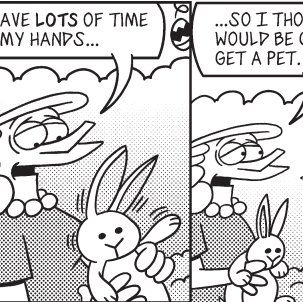
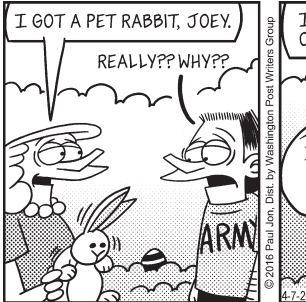
DILBERT



GARFIELD



FORT KNOX



Many reasons for religious conversion

Q: I travel the world and know what it is to convert money, but what does conversion really mean in the realm of religion, particularly Christianity, and how does it happen? — C.D.

A: The idea of conversion isn't unusual in our society and comes in many forms. The chief business of advertising is to convert the buying public from one brand to another. Oil furnaces were converted to coal and converted from coal to gas. The dollar, likewise, is converted into foreign currency. The word "conversion" means to "turn around," to change one's mind. In the realm of the Christian religion it has been variously explained as to repent, to be regenerated, to receive grace, etc.

There are many reasons for conversion. Individuals can

be stripped of worldly power, fame, fortune, or even relationships. The very goodness of God can use bad things that happen to drive people to recognize for the first time their dependence upon God that often leads to repentance.

The Bible asks this: "Do you despise the riches of His goodness, forbearance, and longsuffering, not knowing that the goodness of God leads you to repentance?" (Romans 2:4). The greatest gift of God is His salvation, His forgiveness of sin. When people repent and turn from disobedience to God's way, conversion

happens in the soul.

Students of psychology have agreed that there are three steps in conversion: a sense of perplexity, a turning point, and a relaxation marked by joy. Biblical conversion involves three steps. Repentance is the turning from the former life, faith is the turning to God, and regeneration (receiving life eternal) which brings the soul into the family of God. "Repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord" (Acts 3:19).

CELEBRITY CIPHER

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

"SX ROI WDCRO SR'W JIFB XDFHGX.
SR KDCZP YI KISFP NDF HI RD VD RD
WZIE KSRODCR EFGBSXV."
— LIXXSNIF ZGKFIXTI


Previous Solution: "When you align yourself with God's purpose as described in the scriptures, something special happens to your life." — Bono

TODAY'S CLUE: sjenba A

WANTED
Junk Cars,
Trucks
& Vans
Pay
CASH
FREE
towing
260-602-7800

...BECAUSE
MONEY
DOESN'T
GROW ON
TREES!

CAREERS
ARE MADE IN
THE CLASSIFIEDS!



Classifieds
Work!

**FIND
ONE
TODAY!**